

# Terms & Conditions



## Call Federal Credit Union - Refer-A-Friend Personal Checking Account Offer:

The person making the referral (Referrer) must be an existing Call Federal Credit Union member, at least 18 years old, with an account in good standing at the time of bonus payout. This means no delinquent loans, charge-offs, unresolved negative account balances (for more than 30 days), or accounts subject to legal orders.

The Referrer will earn a \$50 reward bonus for each individual referred (Referred Person) to Call Federal who registers for the offer using the referral link provided via email or social media, opens a new Call Federal personal checking account, and completes the offer requirements within the time specified in the offer. To make a referral, the Referrer must register for the program and share the offer with their friends, family, or coworkers. A Referrer may earn up to \$500 in reward bonuses within a calendar year. Only one Referrer may receive a reward bonus for each Referred Person who fulfills the requirements.

To earn a \$50 reward bonus, the Referred Person must register by following the link provided in the referral email or on social media, establish membership by maintaining a minimum deposit of **\$5 in a savings account**, open a new Call Federal personal checking account and meet the following requirements within 60 days of account opening:

- Complete ten (10) or more debit card transactions (excluding ATM transactions), OR
- Complete one (1) \$200 or more direct deposit. A direct deposit is defined as an electronic transfer of funds, typically used for payroll, government benefits, tax refunds, or other payments.

The account must be in good standing with no delinquent loans, charge-offs, unresolved negative account balances (for more than 30 days), or accounts subject to legal orders at the time of the reward bonus. The Referrer authorizes the sending of communications to each Referred Person. The email may not be recovered if the person has “opted out” of marketing material from Call Federal or ReferLive. Each person who registers at ReferLive authorizes future communications including emails regarding the program unless they “opt out” by making an election at ReferLive or within such email. The Referred Person acknowledges that a reward bonus will be issued to the Referrer after all conditions have been met in the time frames provided.

Call Federal employees are ineligible to participate in this offer. Please allow 30 days for delivery of your reward bonus after completing all offer requirements. Rewards bonuses may be reported as income to the IRS. Federally Insured by NCUA.

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